

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

TONYA M. GARCIA, : Bankruptcy No. 16-18422-ELF  
Debtor. : Chapter 13

**NOTICE OF MOTION, RESPONSE DEADLINE AND HEARING DATE**

Tonya M. Garcia, Debtors, have filed a Motion for Hardship Discharge with the Court.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney.)**

1. If you do not want the court to grant relief sought in the motion or if you want the court to consider your views on the motion, then **on or before August 9, 2022**, you or your attorney must do all of the following:

(a) file an answer explaining your position at:

Clerk, U.S. Bankruptcy Court  
Robert N.C. Nix, Sr. Federal Courthouse  
900 Market Street, Suite 400  
Philadelphia, PA 19107  
Phone: 215-408-2800

If you mail your answer to the bankruptcy clerk's office for filing, you must mail it early enough so that it will be received on or before the date stated above; and

(b) mail a copy to the movant's attorney:

Stephen M. Otto, Esquire  
Law Office of Stephen M. Otto, LLC  
833 N. Park Rd., Ste. 206  
Wyomissing, PA 19610  
Phone: 484-220-0481/Fax: 484-866-8973

2. If you or your attorney do not take the steps described in paragraphs 1(a) and 1(b) above and attend the hearing, the court may enter an order granting the relief requested in the motion.

3. A hearing on the motion is scheduled to be held before the Honorable Eric L. Frank on **Tuesday, August 30, 2022 at 1:00 P.M.** via telephonic conference at 877-336-1828 access code 1229352.

4. If a copy of the motion is not enclosed, a copy of the motion will

be provided to you if you request a copy from the attorney named in paragraph 1(b).

5. You may contact the Bankruptcy Clerk's office at 215-408-2800 to find out whether the hearing has been cancelled because no one filed an answer.

Date: July 26, 2022

By: /s/Stephen M. Otto  
Stephen M. Otto, Esquire  
Attorney ID #82463  
833 N. Park Rd., Ste. 206  
Wyomissing, PA 19610  
Ph: 484-220-0481  
Fx: 484-866-8973  
Email: [steve@sottolaw.com](mailto:steve@sottolaw.com)  
Attorney for Debtor